

Certificate Number: 03621-PAE-DE-033134438

Bankruptcy Case Number: 16-18497



03621-PAE-DE-033134438

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 20, 2019, at 6:52 o'clock AM EDT, Michael J Betz completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 20, 2019 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor